

Amendments to the Specification

Please replace the paragraph beginning at page 7, line 19, with the following amended paragraph:

Figure 26A illustrates the relationship between ~~Figures 26B through 26H~~ Figures 26B through 26BB in forming an example of one embodiment of a representation of a database schema 600 for unearned premium and claims processing, and other common functionality;

Please replace the paragraph beginning at page 8, line 1, with the following amended paragraph:

~~Figures 26B through Figure 26H~~ Figures 26B through 26BB form an example of a representation of one embodiment of a database schema that may be used in connection with claims and unearned premium processing and other common functionality used between different modules;

Please replace the paragraph beginning at page 8, line 5, with the following amended paragraph:

~~Figure 26I~~ Figure 26CC is a higher level view of a database schema illustrated in ~~Figures 26b-26H, Figure 27, and Figure 28~~ Figures 26B-26BB and Figures 28A-28E;

Please replace the paragraph beginning at page 8, line 8, with the following amended paragraph:

~~Figures 27 and 28~~ Figures 28A-28E are an example of a representation of a database schema in one embodiment that may be used in connection with assessment processing;

Please replace the paragraph beginning at page 10, line 14, with the following amended paragraph:

~~Figures 57A, 57B and 58~~ Figures 57A-57J and 58A-58D are examples of data models showing relationships between different data entities that may be included in a database of the system 10; and

Please replace the paragraph beginning at page 92, line 1, with the following amended paragraph:

Generally, as described in more detail in paragraphs that follow, ~~Figures 26B through 26H~~ Figures 26B through 26BB form an example of one embodiment of a database schema that may be used in connection with unearned premiums, claims processing, assessment processing and common functionality between modules included in the system 10 of Figure 1. Referring now to Figure 26A, shown is an example of an embodiment of a representation of the relationships between ~~Figures 26B through 26H~~ Figures 26B through 26BB.

Please replace the paragraph beginning at page 92, line 8, with the following amended paragraph:

Referring now to ~~Figure 26B~~ Figures 26B-26F, shown is an example of a first portion of the database schema representation in one embodiment that may be used in connection with representing data and relationships between data items used in connection with unearned premiums, claims processing and other common functionality that may be used by one or more modules in the computer system 10 of Figure 1. It should be noted that for the description accompanying ~~Figures 26B-26H, and Figures 27 and 28~~ Figures 26B-26BB and Figures 28A-28E, the database schema representation illustrates relationships between different entities which may be implemented, for example, as objects for use in a database. In this embodiment, the database schema of ~~Figures 26A-26I, 27~~ Figures 26A-26CC and 28 Figures 28A-28E is drawn using functionality of the Erwin software system by Computer Associates, Inc. Generally, described and shown is an entity relationship (E-R) model using this tool. This tool, and others, uses different notations for representing relationships between the entities. For example, in the representation included herein using the Erwin software tool, a portion of the lines drawn between entities describe an "identifying relationship" using the IDEF1X notation of the Erwin tool. An identifying relationship between two tables is a relationship in which an instance of child table is identified through its association with a parent table which means that the child table is dependent upon the parent table for its identity and cannot exist without it. In an identifying relationship, one instance of the parent table is related to multiple instances of the child. In reference to the database schema herein, the identifying relationship may be represented as a solid line with a

diamond or filled circle at either end of the line. Other lines are included in the representation in accordance with the options of the software tool used herein. Other examples may use other notation that may vary.

Please replace the paragraph beginning at page 94, line 1, with the following amended paragraph:

What will now be described are general descriptions for each entity that may be included in an embodiment using the schema of ~~Figures 26A-26H~~ Figures 26A-26BB. Entity 602 corresponds to a check that may be issued, for example, using computer system 10 of Figure 1 for payment in connection with claims. Entity 604 corresponds to check staging information. Entity 606 corresponds to provider information such as a provider of service, for example, a taxpayer, finance company, adjuster and the like. Entity 608 corresponds to UP_Policy data which represents unearned premium policy information.

Please replace the paragraph beginning at page 94, line 9, with the following amended paragraph:

Referring now to ~~Figure 26C~~ Figures 26G-26J, shown is another portion of a representation of the database schema 600 for claims, unearned premium, assessment and other common functionality. Entity 612 is a representation of the member information. Entity 614 is a representation of the member group to which a member may belong. Entity 616 includes member financials and information associated with the financial status of a member. UDS coverage code entity 618 shows different fields that may be included in an embodiment in connection with UDS coverage code information. Entity 620 includes a representation of information that may be stored in connection with a line of insurance (LOI). Entity 622 describes those items that may be used in connection with insolvency UDS coverage codes. Entity 624 refers to an insolvency line of insurance entity. Entity 626 corresponds to split information, for example, as previously described herein in which a member may split into multiple members in connection with a corresponding business transaction. Entity 628 represents an assessment transaction and the information that may be included in it and associated with it. Entity 630 represents an entity corresponding to a claimant injury and associated information.

Please replace the paragraph beginning at page 95, line 1, with the following amended paragraph:

Referring now to ~~Figure 26D~~ Figures 26K-26L, shown as a third portion of a representation of a database schema 600. Entity number 632 represents information stored in connection with a financial cash receipt. Entity 634 represents assessment allocation information. Entity 636 represents information for combining members. Entity 638 corresponds to an entity representing an assessment financial status and information. Entity 640 represents assessment correspondence information. Entity 642 represents liquidator information and data.

Please replace the paragraph beginning at page 95, line 8, with the following amended paragraph:

Referring now to ~~Figure 26E~~ Figures 26M-26P, shown is a fourth portion of an example of the representation of the database schema 600 that may be used in connection with unearned premiums, claims, assessment processing, and common functionality processing. Entity 644 corresponds to an agent entity and associated information. Entity 646 corresponds to information that may be used in connection with a W-9 IRS tax information form. Entity 648 corresponds to member state fund information. Entity 650 represents reserve information. Entity 654 corresponds to a members nationwide premium information, for example, as may be used in connection with assessments. Entity 656 corresponds to the state fund lines of insurance per year and associated entity data. Entity 660 represents a file location entity and associated information, and entity 662 includes the claimant entity and associated data.

Please replace the paragraph beginning at page 95, line 19, with the following amended paragraph:

Referring now to ~~Figure 26F~~ Figures 26Q-26T, shown is a fifth portion of a representation of the database schema corresponding to 600 in accordance with Figure 26A. Entity 670 corresponds to an entity for the claimant UDS coverage code information. Entity 672 includes member premium insolvency information. Entity 674 represents a note entity and corresponding information. Entity 676 represents the state fund year member tracking policy holder information per year, per member, per state. Entity 678 represents a payment

and associated information. Entity 680 corresponds to a system transaction such as in assigning a value and information in accordance with records stored within the system of this particular implementation. Entity 682 corresponds to a journal code entity which relates to an outside accounting module. Entity 684 corresponds to a reversal entity and associated information. Entity 686 corresponds to a cash receipt detail and associated information. Entity 688 corresponds to a recovery entity and associated information. Entity 690 corresponds to a member insurance account entity and associated information. Entity 692 corresponds to a state fund year status entity and associated information. Entity 694 corresponds to a GL (General Ledger) account entry and associated information. It should be noted that entity 692 represents information regarding premiums in connection with assessment processing, by state, by year.

Please replace the paragraph beginning at page 96, line 14, with the following amended paragraph:

Referring now to ~~Figure 26G~~ Figures 26U-26Y, shown is yet another portion of the database schema 600 in accordance with the previous descriptions shown in Figure 26A. Entity 700 corresponds to a claim entity and associated information. Entity 702 corresponds to a diary entry or note and corresponding data. Entity 704 corresponds to a state fund year insolvency and associated information. Entity 704 represents assessment information that may vary by state. This is similar to the information represented by entity 692 with the difference that this describes information on an insolvency level of granularity. Entity 706 corresponds to member premium information entity. Entity 708 corresponds to a diary history entity and associated information. Entity 710 corresponds to member ratio information, for example, as may be supplied by the NAIC and used in connection with performing assessments. Entity 712 corresponds to an employee role, for example, as may be assigned in connection with different security roles and functions. Entity 714 represents a particular role that an employee may be assigned. Entity 716 corresponds to an employee and employee information. Entity 718 corresponds to the toxic site and associated information.

Please replace the paragraph beginning at page 97, line 6, with the following amended paragraph:

Referring now to ~~Figure 26H~~ Figures 26Z-26BB, shown is another portion of the database schema 600 as described previously in connection with Figure 26A. Shown in ~~Figure 26H~~ Figures 26Z-26BB are details of the state fund state entity 720 and associated information, the premium base year entity and associated information 722, the state fund insurance account entity and associated information 724, the insurance account entity and associated information 726, and the GL transaction entity 728 and associated information.

Please replace the paragraph beginning at page 97, line 13, with the following amended paragraph:

It should be noted that in connection with ~~Figures 26B-26H~~ Figures 26B-26BB, various offline connectors are also shown as connecting common entities in the database schema description between the different entities representing relationships between the entities.

Please replace the paragraph beginning at page 97, line 17, with the following amended paragraph:

Referring now to ~~Figure 26H~~ Figure 26CC, shown is another representation of the database schema of Figure 26A and as collectively represented in ~~Figures 26B-26H, 27, and 28~~ Figures 26B-26BB and Figures 28A-28E.

Please delete the paragraph beginning at page 97, line 20.

Please replace the paragraph beginning at page 98, line 12, with the following amended paragraph:

Referring now to ~~Figure 28~~ Figures 28A-28E, shown is an example of a representation of a database schema for assessment module data that may be included in the database. The assessment data 770 includes a variety of different entities that may be included in an embodiment. The format used in ~~Figures 26A-26H, Figure 27 and Figure 28~~ Figures 26A-26BB and Figures 28A-28E are similar, for example, in the form of an entity and the relationships between entities as may be illustrated by the connectors.

Please replace the paragraph beginning at page 122, line 12, with the following amended paragraph:

Recall that in connection with, for example, screenshot 1180 of Figure 42, a status of “recommended” may be displayed. The status field in connection with an assessment indicates the level at which this allocation has been performed. In other words, the status of “recommended” indicates a high level in that the assessment has not yet been propagated down to the member level. In connection with data stored in the system 10 of Figure 1 and data as described in connection with the database schema, for example, in connection with ~~Figures 26A-26D, 27 and 28~~ Figures 26A-26L and Figures 28A-28E, those data fields in connection with members have not yet been affected or updated in connection with the current assessment. In connection with processing an assessment, a status of “allocated” as described elsewhere herein may be selected. In connection with an allocation of an assessment occurs per member. At this phase, the member records are updated, or propagated with data in connection with the current assessment. When an assessment is “approved”, cash receipts and check records, for example, may be created in connection with, creating a check file for refunds, and the like.

Please replace the paragraph beginning at page 136, line 15, with the following amended paragraph:

Referring now to ~~Figures 57A and 57B~~ Figures 57A-57J, shown is an example of entities that may be included in a data model 4000 to represent data in connection with assessment functionality. It should be noted that the representation 4000 may replace the data model described in connection with ~~Figure 28~~ Figures 28A-E. The assessment_financial_staging entity 4002 describes data fields that may be associated with allocating and approving assessment transactions.

Please replace the paragraph beginning at page 138, line 8, with the following amended paragraph:

The state_fund_loi_per_year entity 4020 is similar to that as described in connection with element 656 of ~~Figure 26E~~ Figures 26M-26P.

Please replace the paragraph beginning at page 138, line 17, with the following amended paragraph:

The state_fund_year_insolvable entity 4024 is as described in connection with element 704 of ~~Figure 26G~~ Figures 26U-26Y.

Please replace the paragraph beginning at page 138, line 20, with the following amended paragraph:

The member_insurance_account entity 4026 is as described in connection with element 690 of ~~Figure 26F~~ Figures 26Q-26T.

Please replace the paragraph beginning at page 139, line 1, with the following amended paragraph:

The cash_receipt_detail entity 4028 includes detailed information in connection with monies applied to each insolvency, insurance account, and premium year. Data entity 4028 is similar to that as described in connection with element 686 of ~~Figure 26F~~ Figures 26Q-26T.

Please replace the paragraph beginning at page 139, line 5, with the following amended paragraph:

The financial_cash_receipt entity 4030 includes information in connection with a cash payment, such as date a payment was received, the check amount, and the like. Data entity 4030 is similar to that as described in connection with element 632 of ~~Figure 26D~~ Figures 26K-26L.

Please replace the paragraph beginning at page 140, line 4, with the following amended paragraph:

Uses of the foregoing data entities of ~~Figures 57A and 57B~~ Figures 57A-57J as may be related to data operations and processing steps are described in more detail in following paragraphs.

Please replace the paragraph beginning at page 140, line 7, with the following amended paragraph:

Referring now to ~~Figure 58~~ Figures 58A-58D, shown are data entities included in a data model 4100 representing NAIC tables. This data model 4100 describes entities that may be included in representing the NAIC data ~~describe~~ described elsewhere herein. ~~It should be noted that the data entities included in this representation 4100 may be included in an embodiment as an alternative to those described in connection with Figure 27. It should also be noted that the data entities of 4100 having the same name as those included in Figure 27 have similar functionality and descriptions as described elsewhere herein in connection with Figure 27.~~